What is claimed is:

1. A software-based syndication and filtering platform for a first Web server hosted by a first enterprise, comprising:

    a rules-based filter for interacting with communications from customers of the first enterprise, the communications coming from a second Web-site of a second enterprise; and

    a discrimination layer for providing specific services to said customers according to one or more characteristics of the Web site of the second enterprise.

2. The software platform of claim 1 further comprising a layer for interacting with a third Web server hosted by a third enterprise.

3. The software platform of claim 2 wherein the third enterprise provides personal information (PI) collection and aggregation services, and the first enterprise accesses aggregated PI for the customer from the third Web server while interacting with the customer through the Web server of the second enterprise.

4. The software platform of claim 1 wherein the first enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

5. The software platform of claim 1 wherein the first enterprise is a financial institution having money deposited for the customer in one or more accounts, and the specific services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

6. The software platform of claim 5 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

7. The software platform of claim 1 wherein the first enterprise is a travel enterprise, and the specific services include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

8. The software platform of claim 1 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

9. The software platform of claim 1 wherein the platform is a software development kit further comprising a development layer enabling the first enterprise to edit rules and normalize communication protocol.

10. The software platform of claim 1 wherein the second enterprise is an Internet portal enterprise.

11. A Web-based transaction system, comprising:

a customer site from which a customer communicates with Internet sites;

a first Web server hosted by a first enterprise, the first enterprise providing transaction services for the customer; and

a syndication and filtering platform executing on the first Web server;

characterized in that the software-based syndication and filtering platform has a rules-based filter for interacting with communications from customers of the first enterprise, the communications coming from a second Web-site of a second enterprise, and a discrimination layer for providing specific services to said customers according to one or more characteristics of the Web site of the second enterprise.

12. The transaction system of claim 11 wherein the software-based syndication and filtering platform further comprises a layer for interacting with a third Web server hosted by a third enterprise.

13. The transaction system of claim 12 wherein the third enterprise provides personal information (PI) collection and aggregation services, and the first enterprise accesses aggregated PI for the customer from the third Web server while interacting with the customer through the Web server of the second enterprise.

14. The transaction system of claim 11 wherein the first enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

15. The transaction system of claim 11 wherein the first enterprise is a financial institution having money deposited for the customer in one or more accounts, and the specific services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

16. The transaction system of claim 15 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

17. The transaction system of claim 11 wherein the first enterprise is a travel enterprise, and the specific services include one or more of enabling the customer to transact reservations for travel and redeeming mileage

5   bonuses.

18. The transaction system of claim 11 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed

10   transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

19. The transaction system of claim 11 wherein the platform is a software development kit further comprising a development layer enabling the first

15   enterprise to edit rules and normalize communication protocol.

20. The transaction system of claim 11 wherein the second enterprise is an Internet portal enterprise.

20   21. An Internet-enabled Web server, comprising:

            ports for sending and receiving data packets on the Internet network; and

            a software-based syndication and filtering platform having a rules-based filter for interacting with communications from customers of the first

25   enterprise, the communications coming from a second Web-site of a second enterprise, and a discrimination layer for providing specific services to said customers according to one or more characteristics of the Web site of the second enterprise.

22. The Web server of claim 21 wherein the platform comprises a layer for interacting with a third Web server hosted by a third enterprise.

23. The Web server of claim 22 wherein the third enterprise provides personal information (PI) collection and aggregation services, and the first enterprise accesses aggregated PI for the customer from the third Web server while interacting with the customer through the Web server of the second enterprise.

24. The Web server of claim 21 wherein the first enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

25. The Web server of claim 21 wherein the first enterprise is a financial institution having money deposited for the customer in one or more accounts, and the specific services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

26. The Web server of claim 25 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

27. The Web server of claim 21 wherein the first enterprise is a travel enterprise, and the specific services include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

28. The Web server of claim 21 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions,

· (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

29. The Web server of claim 21 wherein the platform is a software development kit further comprising a development layer enabling the first enterprise to edit rules and normalize communication protocol.

30. The Web server of claim 21 wherein the second enterprise is an Internet portal enterprise.

31. A method for enabling transaction services by a first Web-site hosted by a first enterprise, comprising the steps of:

(a) executing a rules-based filter for interacting with communications from customers of the first enterprise, the communications coming from a second Web-site of a second enterprise; and

(b) invoking a discrimination layer in the rules-based filter for providing specific services to said customers according to one or more characteristics of the Web site of the second enterprise.

32. The method of claim 31 further comprising a layer for interacting with a third Web server hosted by a third enterprise.

33. The method of claim 32 wherein the third enterprise provides personal information (PI) collection and aggregation services, and the first enterprise accesses aggregated PI for the customer from the third Web server while interacting with the customer through the Web server of the second enterprise.

34. The method of claim 31 wherein the first enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

35. The method of claim 31 wherein the first enterprise is a financial institution having money deposited for the customer in one or more accounts, and the specific services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

36. The method of claim 35 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

37. The method of claim 31 wherein the first enterprise is a travel enterprise, and the specific services include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

38. The method of claim 31 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

39. The method of claim 31 wherein the platform is a software development kit further comprising a development layer enabling the first enterprise to edit rules and normalize communication protocol.

40. The method of claim 31 wherein the second enterprise is an Internet portal enterprise.